

WESTFORD SOCIAL SERVICES RESOURCE GUIDE

I have created this guide to assist Westford residents in accessing resources and support services. Residents are always welcome to come to me or to our Council on Aging Outreach Worker, Annette Cerullo, LSW for guidance and support. However, this provides a means for residents to help themselves if they are more comfortable doing so.

Please understand that this guide is not all-inclusive of topics or of agencies. Inclusion does not imply a recommendation or endorsement of the listed services. I have tried to include the topics most relevant to our clients and the resources that are geographically closest to Westford. However, I hope that this guide will be a work in progress. If you have difficulty reaching a listed agency or find that contact information is incorrect, please contact me so that I can change it. If there are areas that you would like to see covered that are not currently, please let me know that as well.

Thank you and I hope that the guide is helpful.

Alison Christopher, LICSW, Westford COA Social Worker

Additional Resource Guides

The Green Book-resource directory for elders and adults with disabilities. Copies are available at the Senior Center or the electronic version can be found at www.esmv.org

Mass Options-Massachusetts clearing house of services for elderly and disabled clients-www.massoptions.org – 844-422-6277

Mass 2-1-1-connects callers to information about critical health and human services available in their communities, government benefits, non-profits, support groups, etc.

Benefitscheckup.org -online resource for benefits and programs for seniors. Screening tools are available and applications can be completed on the site.

www.mass-ala.org-provides details on Massachusetts Assisted Living Facilities

Mass.gov- Department of Public Health link has a “search for nursing home” function and website has Nursing Facility Reviews and tips for choosing a nursing home.

Adult Day Health Centers

Day care providers where seniors and younger clients with disabilities can spend time participating in activities, while being medically monitored by nursing staff. Transportation can be provided. Costs can be covered by Masshealth, private client payment, some long-term care insurance policies, or subsidized by elder services, depending on the situation. If you have questions about Adult Day Health, call Alison Christopher, LICSW at 978-399-2325.

Cooperative Elders Adult Day Health and Alzheimers Day Care, 8 West Main St., Groton, 978-448-1400

Cooperative Elders Adult Day Health and Alzheimers Day Care, Concord, 978-318-0046

Advance Directives-Health Care Proxies, Living Wills, Powers of Attorney, MOLST Forms

Advance Directives provide a means for people to make their wishes known to friends, family, and medical providers, if they later become unable to express their own wishes. If you have questions about how to complete a Health Care Proxy or other Advance Directives, call Alison Christopher, LICSW at 978-399-2325 or ask your primary medical provider.

[Http://www.mass.gov/courts/case-legal-res/law-lib/laws-by-subj/about/healthproxy.html](http://www.mass.gov/courts/case-legal-res/law-lib/laws-by-subj/about/healthproxy.html)

Massachusetts chapter of NAELA-National Association of Elder Law Attorneys- www.naela.org

Advocacy Groups for seniors

American Association of Retired Persons-866-448-3621, www.aarp.org/states/ma

Executive Office of Elder Affairs-Mass Options- 800-AGE-INFO, www.mass.gov/elders/

Alcohol/Substance Use Disorders

Use web sites to find updated lists of meeting locations, virtual meetings, and times for peer support groups

Alcoholics Anonymous-978-957-4690, <https://www.aemassd21.org/>

Al Anon- www.ma-al-anon-alateen.org

Narcotics Anonymous- www.na.org

MA Substance Abuse Information and Education Helpline-800-327-5050, www.helpline-online.com

SAMHSA National Helpline-800-662-HELP(4357)-free 24/7 information/referral

Learn to Cope-virtual online support groups and forum for those with loved ones with substance use disorder or in recovery. Call 508-738-5148 from 9-4:30 to talk with staff and get connected.

SMART Recovery-Group meets at Emerson Hospital-866-951-5357, <https://www.smartrecoverytest.org/local/>

Alzheimer's Disease Resources

Alzheimer's Association-Information, referrals, 24-hour helpline, free care consultation-800-272-3900, www.alz.org/manh

NIH Research-<https://www.nia.nih.gov/health/alzheimers-disease-research-centers>

Caregiver support groups-for people caring for a person with dementia-see Alzheimer's Association website for most up to date listings by town. Closest group is at Westford-Cameron Senior Center, First Wednesday of each month at 6:30 p.m. Contact Sandy for information and to pre-register at 978-758-6072.

Animal Companion Care

Tufts School of Veterinary Medicine-www.tufts.edu.vet-lower cost spaying and neutering for dogs and cats

MSPCA-www.mspca.org-617-522-5055, 617-522-7282-low-cost spay and neuter for pet owners with limited economic means

Angell at Nashoba-Located at Nashoba Valley Technical High School-978-577-5992-Discounted spay/neuter, vaccines, basic care for clients who receive WIC, SNAP, TAFDC, or live in subsidized housing

Assisted Living and Rest Home Facilities

Apartments for people who do not require 24-hour nursing care, but who need assistance with some personal care, medication administration, housekeeping/laundry, social activities, and meals. Some facilities have specific areas for people with memory/cognitive issues and these units offer more structure, a secured environment, and supportive activities. Most Assisted Living apartments are paid for privately by the resident. However, there are some subsidy programs in a small percentage of units. Many facilities save these apartments for residents who have spent their savings in their assisted living facility and would otherwise need to move. However, they are occasionally available to new applicants. The Mass ALA website describes these programs and where they exist. Rest Homes are usually large houses where residents have a bedroom or shared bedroom and shared common living space. Rest Homes offer help with housekeeping, laundry, meals, medication supervision, and a small amount of personal care. There are very few Rest Homes in Massachusetts and most are private pay.

BRIDGES by Epoch-Memory Care Assisted Living-108 Littleton Rd., Westford, MA 01886 978-692-9541

Chelmsford Crossings-199 Chelmsford St., Chelmsford, MA 01824 978-250-8855

Billerica Crossings-20 Charnstaffe Ln, Billerica, MA 01821 978-667-0898

Brightview Concord River-199 Concord Rd., Billerica, MA 01821 978-262-1410

Benchmark-Inn at Robbins Brook-10 Devon Dr., Acton, MA 01720 978-264-4666

Meadow Lodge at Drum Hill-4 Technology Dr., N. Chelmsford, MA 01863 978-458-0099

The Atrium at Drum Hill- Technology Dr., Chelmsford, MA 01863 978-934-0000

River Court Residences-8 West Main St., Groton, MA 01450 978-448-4122

Lakeview Rest Home-Haverhill-978-372-1081, www.lakeviewhousema.com

Sutton Home for Women-Peabody-978-531-0815, www.suttonhomeforwomen.com

The Timothy Wheeler House of Concord, 978-369-3771, www.timothywheelerhouse.com

Bereavement

Bereavement support groups are often run by area hospice agencies for those who have lost loved ones. They are usually open to any member of the community free of charge, and they allow bereaved clients to connect with each other under the direction of a trained facilitator.

Adult Grief Support: Loss of Loved One due to Illness-Emerson Hospital-call 855-774-5100 for dates and times. For urgent assistance, call 888-283-1722

Nashoba Nursing and Hospice Bereavement Support Groups. Call for information at 978-425-6675. Groups can also be found on their website calendar at <http://www.nashoba.org/calendar>

Care Dimensions Hospice Bereavement Support Groups. See website calendar at <https://www.caredimensions.org/calendars/>

Merrimack Valley Hospice-call 978-552-4510 for more information on Zoom groups re: general loss, loss of spouse/partner, coping with the holidays. See website at homehealthfoundation.org

Blind/Visually Impaired Services

Mass Commission for the Blind-48 Boylston St., Boston, MA 800-392-6450

Mass Equipment Distribution Program-1-800-300-5658

Lowell Association for the Blind-978-454-5704

MAB Community Services-200 Ivy St. Brookline, MA 617-738-5110

Cancer Support

American Cancer Society-800-227-2345

The Virginia Thurston Healing Garden offers several different cancer support groups, each with a specific focus: young women, in treatment, post treatment (day/evening), ovarian, living with metastatic cancer, caregiver, and caregiver and client. All support groups are free and require pre-registration. Please call 978-456-3532 x103 for information and registration.

EMERSON HOSPITAL-CANCER CAREGIVER SUPPORT GROUP

When: Second and fourth Tuesday of each month, 6–7 p.m.

Where: Donaldson Conference Room, John Cuming Building, 1st floor, Emerson Hospital

A support group for family, friends and caregivers — for people whose lives have been affected by cancer. This is an ongoing twice-a-month support group to discuss common issues, experiences and resources. This support group is facilitated by Eriko Takai Frank, LICSW. Please preregister by calling 978-287-3428.

Caregiver Support

For any support group, please call ahead as the group locations, times, and continuation are not guaranteed. During the Covid-19 Pandemic, many groups are running on Zoom or similar platforms.

Westford COA Dementia Caregiver Support Group-Cameron Senior Center, first Wednesday of the month at 6:30PM.
Call Sandy for information and pre-registration at 978-758-6072

Chelmsford Senior Center Caregiver Support Group-2nd and 4th Mondays at 1:00PM. Call 978-251-8880 for information

Individual caregiver support-Westford COA Social Worker, Alison Christopher, LICSW-978-399-2325 or Annette Cerullo, LSW 978-399-2326.

Elder Services of Merrimack Valley Caregiver Support Program-800-892-0890

Alzheimers Association of MA/NH- 24/7 Helpline-800-272-3900- www.alz.org/manh

www.caregiver.org

www.caregiving.org

www.caregiveraction.org

Charitable Assistance

Friends of Cameron Emergency Fund-call Alison Christopher for screening-978-692-5523

SVdP Society-St. Catherines-978-320-4214 -leave name and contact information on voicemail

Town of Westford-Covid-19 Relief Fund-call Alison Christopher for an application at 978-692-5523

Child Abuse/Neglect Reporting

Massachusetts Hotline-800-792-5200

Cleaning Services

Light housekeeping can be offered as part of a service package from Elder Services of Merrimack Valley for people 60 y.o. or older. However, the client must be receiving other services for “critical unmet needs” as well. If cleaning is needed as a stand-alone service, clients of all ages must hire an agency privately. This is a short list of some local agencies who were rated highly on Angie’s List and/or Yelp.

Karla Morales, www.getyourhomedetox.com , Ayer, 978-615-9894

Perfect Cleaning Service, Burlington, 781-328-4671

Costa Cleaning Service, Dracut, 857-763-3484

Topline Cleaning Service, Lowell, 978-616-6164

Tidy Troops, Nashua, 603-318-6118

Mops, Littleton, 978-486-0073

Danielle's Cleaning, Lowell, 415-680-5455

HomePlus Cleaning, Tyngsboro, 781-262-8049

Clothing Assistance

Low cost or free clothing for people with financial hardship.

Cameron Senior Center Thrift Shop-M-F 9-3, 978-692-5523-closed during Covid-19 pandemic

Salvation Army-150 Appleton St. Lowell-978-458-3396

Community Health Center

Community Health Centers provide care to all, regardless of ability to pay. There are staff members who are fluent in several languages, interpreters, care managers, and health benefit advisors on site. They can assist with applications for Masshealth and other low-cost insurance products on the Health Connector. They also offer sliding a fee pay scale for those without access to insurance coverage.

Lowell Community Health Center-978-937-9700, www.lchealth.org

Council on Aging

Offers activities, socialization, exercise, educational programs, outreach and social services, medical equipment loan, library, Thrift Shop and much more. Check out the newsletter on the COA page of the Town of Westford website.

Cameron Senior Center-20 Pleasant St. Westford 978-692-5523, www.westfordma.gov

Dental Assistance

Traditional Medicare does not cover dental care. Masshealth Standard does cover dental care and you can get a list of Masshealth providers from Masshealth. For people without dental insurance, the following options exist for lower cost care. For a list of dental insurance products available for individuals to purchase, schedule an appointment with SHINE by calling 978-692-5523.

Westford Senior Dental Grant-for residents 60+ with no dental insurance and low-income. Call Cameron Senior Center for an application to be submitted to Health Department- 978-692-5523-This grant only covers Dr. Schofield's office and is available based on funding availability for cleanings and small amounts of dental work.

Lowell Community Health Center Dental Clinic-for those with Masshealth and clients in need of sliding fee scale services

978-937-9700

Tufts Dental School Clinic-617-636-6828

Harvard Dental School Clinic-617-432-1434

BU Dental School Clinic-617-638-4700

Disabled Person Services

MA Department of Developmental Disabilities-125 West St. Walpole, MA 508-668-3679, 508-668-1590

MA Rehab Commission-617-204-3603, www.mass.gov/mrc -responsible for vocational rehab services, community living services, eligibility for SSDI and SSI.

MA Disabled Persons Protection Commission-For reports of abuse or neglect of disabled persons by their caretakers (age 18-59). Call 800-426-9009, www.mass.gov/dppc

MA office on Disability-800-322-2020

Mass Commission for the Blind-617-727-5550, www.mass.gov/mcb

Mass Commission for the Deaf and Hard of Hearing-800-530-7570 TTY, 800-882-1155V, www.mass.gov/mcdhh

Northeast Independent Living Program-Lawrence, MA, 978-687-4288-Information and Referral, Peer Counseling, Skills Training, Advocacy, and Nursing Home Transition to Community Living. Programs and services that help people with all disabilities include: Transition to Adulthood (TAP) for youth ages 14 to 22, Deaf and Hard of Hearing IL Services (DHILS), Independent Living/Vocational Rehabilitation (IL/VR) Services, The Northeast Recovery Learning Community (NERLC) serving individuals with "lived experience" with a psychiatric disability, Personal Care Attendant (PCA) Services, Community Supports (CS), Long Term Options Counseling (OC), Long Term Services & Supports (LTSS), Money Follows the Person (MFP), Transition Services, The Merrimack Valley Aging & Disability Resource Consortium (a partnership

between NILP and Elder Services of Merrimack Valley serving people with all disabilities and elders), The Training and Learning Collaborative (TLC is the education division of NILP geared toward educating organizations, businesses, and individuals with disability sensitivity awareness training), and NILP Community Development Consulting which is geared to the business community providing Americans with Disabilities Act (ADA) training and compliance assistance.

Domestic Violence, Sexual Assault, and Women’s Shelters

Please note that you should be cautious about going to any of these websites or calling these numbers from a phone or computer that can be accessed by an abuser. There are public computers available at the JV Fletcher Library and at the Cameron Senior Center Computer Room if needed. During the pandemic, call Alison Christopher for an appointment to use an office phone at 978-399-2325. In case of an emergency, or immediate danger, dial 911. The hotlines offer free, confidential services to callers experiencing domestic violence or family/friends seeking information on how to help.

Domestic Violence Hotline-SAFELINK-**877-785-2020**-clearinghouse for Massachusetts domestic violence shelter beds. They can do an intake and keep you on the line while shelters are contacted for availability. This prevents the need to call separate shelters directly. The hotline also provides information, safety planning, and other resources.

National Domestic Violence Hotline **1-800-799-7233 (SAFE)**

REACH Hotline-800-899-4000. Also offers internet chat services-reachma.org

Jane Doe, Inc. Coalition against DV- www.janedoe.org

Westford DV Detective-Nirisa Nicoletti-978-692-2161

Westford Coalition against Domestic Violence- wcnv.org

National Coalition against Domestic Violence (NCADV)-1-800-799-7233- <https://ncadv.org/>

Domestic Violence Legal Resources

Victim Rights Law Center (civil legal cases regarding sexual violence, campus and workplace violence): <http://www.victimrights.org/>

Women’s Bar Foundation: <https://wbawbf.org/content/contact-us-0>

Mass Legal Services: <https://www.masslegalservices.org/covid-19>

Driver Safety and Evaluations

RMV Medical Affairs Bureau, P.O. Box 55889, Boston, MA 02205-5889.

Website: <https://www.mass.gov/orgs/massachusetts-registry-of-motor-vehicles>

Phone: 857-368-8020

Driving Evaluation Programs

These programs are geared toward adults who have had a change in medical or cognitive status. They usually involve an evaluation by an occupational therapist for a clinical assessment of driving abilities and some include actual driving. Most require and MD referral and are paid out of pocket by the client. However, Mass Rehab and other agencies serving individuals with disabilities have some funding assistance for their clients. Each program is slightly different, so please explore their websites or discuss with your medical provider.

Adaptive Driving Program, Inc. 250 Milton Street, Suite LL002 Dedham, MA 02026-2904

508-626-6568, <http://www.adaptivedrivingprogram.com/index.php>

Beth Israel Deaconess Medical Center Drive Wise Program, Behavioral Neurology Department, 300 Brookline Avenue, Boston, MA 02215-617-667-4074, <https://www.bidmc.org/centers-and-departments/neurology/programs-and-services/cognitive-neurology/programs/drivewise-and-driveadvise>

Driving Solutions, N. Reading, MA 01864

508-878-9583, <http://www.drivingsolutionsforyou.com/>

Emerson Hospital Center for Rehabilitative and Sports Therapies-Keys to Independence Program

310 Baker Avenue, Concord, MA 01742, 978-287-8244, <https://www.emersonhospital.org/clinical-services/physical-rehabilitation-sports-medicine/clinics-classes-groups/keys-to-independence-driver-assessment>

New England Rehabilitation Hospital, 2 Rehabilitation Way, Woburn, MA 01801

781-935-5050

Northeast Rehabilitation Hospital, 70 Butler Street, Salem, NH 03079

603-893-2900 x3212

Driver Training Programs for seniors

<http://seniordriving.aaa.com/> or call your local AAA office

AARP Smart Driver Course

888-687-2277

Central Massachusetts Safety Council

West Boylston, MA

508-835-2333 x23

In Control Advanced Driver Training

188 Main Street, Suite 202

Wilmington, MA 01887

888-301-SAFE

Eating Disorders

MEDA-Support groups and resources-617-558-1881, www.medainc.org

Walden Behavioral Care-781-647-6727

Elder Abuse

Abuse, neglect, and self-neglect of persons age 60+ should be reported to the Elder Abuse Hotline at 800-922-2275. It is open 24/7. If you have concerns about reporting or need assistance for a senior in Westford, call Alison Christopher, LICSW or Annette Cerullo, LSW at Cameron Senior Center 978-692-5523 Monday through Friday 8-4. The Senior Center Staff are mandated reporters of observed, reported, or suspected elder abuse, neglect, and self-neglect.

Elder Services-Aging Services Access Point

Elder Services of Merrimack Valley-Free information and referral, coordination of in-home services, crisis intervention services for elder abuse and neglect, case management, caregiver support.

800-892-0890

Emergency Services

Westford Police Department-911 for Emergency, or 978-399-2345 for 24/7 non-emergency

Westford Fire Department-911 for Emergency, or 978-399-2345 for 24/7 non-emergency

Lahey Psychiatric Emergency Services- Provides behavioral health assessments, interventions and stabilization services for adults, teens and children who have a psychiatric emergency. Available 24 hours a day. 7 days a week. 365 days a year. They will see anyone in need within the greater Lowell area, regardless of insurance.

Locations: mobile crisis team will see you or your loved one in your home, school, our office, or other locations. Serves: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford-Masshealth clients only. Walk-ins welcome at their office: 391 Varnum Avenue, Lowell, MA. To avoid a wait, please call first. **800.830.5177**

Family Services

Department of Child and Family Services Hotline-800-792-5200

MSPCC-617-587-1500

Planned Parenthood –There are three ways to get an appointment at Planned Parenthood:

1. Online: <https://www.plannedparenthood.org/get-care>
2. By Phone: Call 800-230-PLAN
3. Walk-In: Many of the health centers offer walk-in services. For more information about walk-in availability at your health center, call 800-258-4448, option 2.

Parental Stress Hotline-800-632-8188

Westford Parent Connection- see webpage on Town of Westford Health Dept. website.

Mary Anne Seraphin
WPC President

mary.anne.seraphin@gmail.com

PO Box 1493
Westford, MA 01886

The WPC was formed in 2001 to provide Westford parents and guardians enrichment and educational events to help address a variety of social and emotional issues pertaining to their children's development. The WPC works collaboratively with groups throughout the community to ensure we address the right topics at the right time.

Food Pantries

Westford Food Pantry-at Cameron Senior Center-978-692-5523. www.westfordfoodpantry.org

Acton Community Supper and Food Pantry-Actonfoodpantry.org-978-635-9295-Serves Acton, Boxborough, Concord, Carlisle, Littleton, Maynard, Stow, and Westford. Hours: call or check website. Registration is required on first visit with photo ID and utility bill with same address.

Open Pantry of Greater Lowell-978-453-6693. Serves Lowell, Billerica, N.Billerica, Chelmsford, N.Chelmsford, Dracut, Tewksbury, Tyngsborough, Westford, Wilmington. Hours: Call for hours. Registration each visit with Social Security card for every family member or passport/immigration papers. Proof of residence for the head of household from the last 90 days-name, date, address.

Chelmsford Food Pantry-978-250-3818-Serves "everyone". Hours: Call for hours.

Food Resources-other

Meals on Wheels are available to homebound seniors who are not able to prepare a hot meal. There is no income eligibility, but at \$3.00 donation per meal is requested. SNAP (food stamps) is available for low-income seniors, adults, and families. If you need assistance with a SNAP application, call Alison Christopher, LICSW 978-399-2325 or Annette Cerullo, LSW 978-399-2326.

Elder Services of Merrimack Valley Meals on Wheels-800-892-0890

SNAP food assistance-<http://www.gettingfoodstamps.org/>

Department of Transitional Assistance, <https://www.mass.gov/dta> Lowell office-877-382-2363 -SNAP applications via website or phone. Senior SNAP helpline-833-712-8027 or <https://www.mass.gov/dta-seniors>

Or call Project Bread Food Source Hotline-1-800-645-8333.

WIC-800-942-1007- <https://www.mass.gov/women-infants-children-wic-nutrition-program>

School Meals-www.meals4kids.org

Foot Care at Home

Footcare Focus LLC-home based foot and nail care by footcare RN-617-417-2149 (private pay)

Podiatry HouseCalls , Inc- (617) 690-8421-podiatrists-(Medicare or flat fee)

Fuel Assistance

LIHEAP-Federally funded fuel assistance administered through CTI, Lowell- 155 Merrimack St, Lowell, MA 01852 · (978) 459-6161 or make appointment via website at <https://www.commteam.org/how-we-help/housing-utilities/liheap/> (office closed during pandemic, but phone appointments are available)

Westford Senior Center-Intake site for LIHEAP Fuel Assistance applications for all ages, renewal applications, Friends of Cameron Emergency Fund for seniors with financial crisis, Covid-19 relief fund.
Call Alison Christopher, LICSW or Annette Cerullo, LSW.

Salvation Army-Good Neighbor Energy Fund-Emergency fuel assistance for individuals who do not qualify for LIHEAP, but are facing financial hardship-dependent on availability of funds. Call Alison Christopher, LICSW or Annette Cerullo, LSW regarding referral.

Funeral Homes

Healy and Sons, Westford- Tel: 978-692-6502

Badger, Littleton or Groton- Littleton 978-486-3709 or Groton 978-448-6782

Blake, Chelmsford- (978) 256-5251

Dolan, N.Chelmsford- (978) 251-4041

Furniture Assistance

Household Goods, Acton- Household Goods, Inc. provides a full range of donated furniture and household items, free of charge, to people in need. Clients must be referred by social service agency for assistance, once per lifetime service. Call Alison Christopher, LICSW at 978-399-2325 or Annette Cerullo, LSW 978-399-2326 to discuss a referral.

Savers-Nashua, NH-anyone can shop for discounted, used furniture.

Gambling Resources

Gamblers Anonymous-888-222-5542

Gay, Lesbian, Bisexual, Transgender Resources

PFLAG-Parents and Friends of Lesbians and Gays-866-427-3524

National LGBT Hotline-888-843-4564

Hairdressers (Home Visits)-all may not be available during pandemic.

Suzanne Hickey-978-457-0390 (will visit outside during Covid-19)

Linda's Haircare-Lowell-978-273-1842

Gail Blacker-Tewksbury-978-851-5753

Cindy's Home Beauty-781-588-6904

Handyman Services

Volunteer handyman services through Cameron Senior Center for Seniors and people with disabilities-call Annette Cerullo at 978-399-2325.

Finishing Touch Carpentry LLC-Gary Frankfurt-978-761-1284

At Your Service-Chelmsford-978-375-4330

SSS Home Services-Lowell-978-451-4857

Convenient Handyman-Concord-617-826-8327

Health Department

The Westford Health Dept. offers a wide range of health-related services and education-including information about transmittable diseases and vaccines.

Westford Health Department-978-692-5509

Health Insurance Information

SHINE Program-call Senior Center for free appointment with health insurance counselor for Medicare beneficiaries-978-692-5523. Website also has good information <https://shinema.org/>

Health Care for All-800-272-4232, health insurance information, trouble shooting, referrals and advocacy at <https://www.hcfama.org/>

Medicare Resources-800-633-4227, <https://www.medicare.gov/>

Masshealth Enrollment Center 888-665-9993. Tewksbury office is closest. See Masshealth website <https://www.mass.gov/service-details/masshealth-enrollment-centers-mecs> for hours.

Health Connector Certified Counselors-Trained counselors to assist clients with Health Connector applications for Masshealth products and subsidized private insurance products. This is a free service, but call ahead for an appointment. Ask for the Financial Counseling Department at the following facilities:

Nashoba Valley Medical Center-200 Groton Rd., Ayer, MA, 978-784-9000

Lowell General Hospital-295 Varnum Ave., Lowell, MA, 978-937-6000

Lowell Community Health Center-161 Jackson St., Lowell, MA, 978-937-9700

Hearing Impaired/Deaf Services

MA Commission for the Deaf and Hard of Hearing-800-882-1155, TTY-800-530-7570

HIV/AIDS

AIDS Hotline-800-253-2331

Hoarding Services

Call Alison Christopher LICSW at 978-399-2325 for referrals.

North Shore Center for Hoarding and Cluttering-Non-Judgmental Support for Individuals and Families
Struggling with Clutter. Contact: edacey@nselder.org, 978-624-2207

www.ocfoundation.org/hoarding

Mass Housing has a great list of hoarding related resources on their website-

<https://www.masshousing.com/programs-outreach/community-services/housing-stability/hoarding>

Clear Path-<http://strongcommunity.org/clearpath-hoarding/>-running virtual support groups during the
Covid-19 pandemic.

Home and Personal Care Assistance

Elder Services of Merrimack Valley-for clients 60+ 800-892-0890

Mass Rehab Homecare-for clients with disabilities (18-60 y.o.)-617-204-3853

Various Private Pay Agencies-See Home Health Agencies.

Home Repair and Preservation Assistance

Habitat for Humanity of Greater Lowell at Hicks Farm, Critical Home Repair Program, 124 Main St,
Westford, MA, 978-692-0927

<http://www.lowellhabitat.org>

Cameron Senior Center Volunteer Handymen-for small jobs required by Westford Seniors (no charge).
Call Annette 978-399-2326

H.O.M.E. - 800-583-5337-A charitable nonprofit agency, H.O.M.E. is dedicated to protecting the
equity of low-and moderate- income elder homeowners. As an independent third party,
H.O.M.E. does not charge fees to its clients nor receives consideration for any possible financial

transactions. This allows H.O.M.E. counselors to focus solely on H.O.M.E.'s mission: To assist low- and moderate-income elder homeowners successfully age-in-place. Criteria:

1. Massachusetts homeowner with only one residence
2. 60 years of age or older (50 if in jeopardy of losing your home)
3. Annual income less than \$30,000 individual / \$40,000 couple

Home Modification Loan Program (HMLP)-Any homeowner who has a disability or is an elder, has a household member with a disability, or rents to an individual with a disability (in a building with fewer than 10 units) may apply for this loan. The residence's owner must apply for the loan. Apply by contacting CTI in Lowell at 978-654-5741.

In determining who is eligible:

- Income guidelines are based on the total gross household income.
- The unit requiring modifications must be the primary, principal residence of the individual with the disability or the elder.
- The modifications to be made to the residence must be necessary to allow the beneficiary to remain in the home and must specifically relate to their ability to function on a daily basis.
- The homeowner cannot have previously obtained an HMLP loan for the same property.

Home Modifications for People with Disabilities or Medical Needs

Next Day Access-davidg@nextdayaccess.com. 617-969-RAMP

AMRAMP-888-842-0188

101 Mobility-781-369-9519

Finishing Touch Carpentry LLC-Gary Frankfurt-978-761-1284, Westford

Natale Company & Safety Care-www.safety-care.com, 781-933-7205, Woburn

Home Health Agencies-Private Pay

These agencies provide in-home care that is usually not covered by Medicare as the services are non-medical. The descriptions and claims re: services and specialties are provided to us by the companies and are not verified. Please review the information carefully with the agency when deciding who to hire, to ensure that the summary remains accurate.

Always There Homecare, Inc.-www.alwaystheredb.com (978-386-7556, cell 978-807-5720)-owned by local CNA. Not a franchise. Free consultation. Provide companion/personal care, transportation to appointments. Temporary or long-term care. 2 hour minimum up to 24/7.

Associated Home Care, Inc.-www.associatedhomecare.com ([978-937-0170](tel:978-937-0170))-Now part of Amedisys.

Assurance Homecare-<http://www.assurancehomecareagency.com> (978-208-4975)-Haverhill. Management staff are qualified Registered Nurses with over 30 years of experience working in hospital and private nursing facilities. All our caregivers are background checked, certified, and trained to the Assurance Homecare LLC standard. Provides skilled nursing and rehabilitation services in a client-centric model. GCP-ICH Certified, CHAP Certified, CMS Certified. Also offers private pay respite care, travel support, 24-hour care, transportation/errand services, housekeeping, companion, and personal care, complimentary therapies (reiki, acupuncture, and massage). Not a franchise. Personalized services.

Care Divine Health Services LLC- (978-400-5643)-Fitchburg. Provides a full range of in-home healthcare services to individuals and families around Massachusetts. We provide personalized, compassionate, and high-quality care to our clients. We work with families, caregivers and healthcare professionals to assist our clients achieve and maintain optimal quality of life, security and independence in the comfort and security of their homes. We offer a comprehensive approach to each client's care by integrating both medical and psychiatric treatment needs. We have the best trained and most experienced clinicians and we place nurses and home health aides in properly matched homecare environments.

Companion/Respite Program through Chelmsford Senior Center (978-788-6174)-provides in-home supervision, socialization, and light meal assistance for seniors who do not need physical assistance. Cost-effective program for Westford residents.

Convenient Home Care Services-convenienthomecare.com (781-642-0880)-Based out of Waltham and Framingham. Approved elder affairs vendor that also services private pay clients. Provides skilled nursing and rehab, PCA/HMK services as well as Light Chore, Heavy Chore, and Companion Services.

Family Care Plus-(508-450-6702)-A family agency committed to caring-based out of Connecticut. Specializes in 24 hour care at \$215/day. Respite care available (5 day minimum), Supervision by Field Supervisor, insured staff, background checks on all caregivers, your own personal caregiver.

Griswold Home Care (978-412-4181)- Non-medical homecare. Our rates are exceptionally competitive and are a practical substitute to the cost of care at a facility. We offer a wide range of schedules from hourly to full-time live-in home care. Additionally, our office collaborates with many skilled care and

hospice agencies in order to present a complete service for home care and the Griswold CareAssure Screening System is one of the most thorough in the industry to guarantee you receive the best care possible

Guardian Angel Senior Services, Inc.-guardianangelseniorservices.com (877-279-4554)-Based in N.Billerica. Provides dementia care, care management, companions, homemaking, and personal care, live in, private duty nursing, transportation. Works with families to tailor services that enhance quality of life. Home Care Alliance accredited.

Home Instead-www.homeinstead.com/331 (978-791-2398)-Franchise based in Chelmsford. Companionship, Home Helper Services (errands, pet care, escort to events/appointments), Personal care. Caregivers complete a thorough, multi-phased training program.

Immaculate Homecare Services-www.immaculatehcs.com (781-281-8078)-small privately-owned company based out of Woburn. Owned by nurses who train their own staff and are hands on in the assessment and reassessment process. They pride themselves on great attendance by caregivers and always having a replacement if someone is ill. RN evaluation initially and every two months free of charge.

Minute Women Inc.-www.minutewomeninc.com (781-862-3300)-family owned and operated and the first home care company in Massachusetts. Offer hourly, live-in, live-out 4-12 hour shifts, sporadic care. Personal care, companionship, home helper, transportation, dementia care. Offer coordination with long-term care insurance companies. Allow you to interview as many caregivers as needed to find a match.

Nashoba Homecare-nashobahomecare.com (978-456-0102)-Harvard, not a franchise, provides transportation and medical escorts, pet care, wellness checks, CNA/HHA/Companion care. They have 2-3 hour minimum and provide care from a few hours to live-in. Short-term, long-term, and hospice support.

Paramount Healthcare Services- <http://www.myparamounthealthcare.com/about/quality-of-service/> (978-455-5318)-based in Chelmsford. Skilled nursing and non-medical services-Companionship, dementia care, personal care, live-in, transportation, in home care management. Offers no-cost, no-obligation in-home consultations. Caregivers are employees, bonded and insured, participate in ongoing training.

Right at Home-www.rightathomecare.com (781-275-1400)-Franchise based in Bedford. Companionship, physical assistance, and skilled nursing/medication set-up and hospice support. Caregivers are employees, trained through Right at Home University, and are bonded and insured. Contracted with ESMV.

Senior Helpers-www.seniorhelpers.com (978-467-4300)-Locally owned agency out of Westford. Caregivers hired and employed, not subcontracted. Companion care, personal care, dementia care.

Bonded and insured. From one hour to 24/7 and live in care. Owner is actively involved with clients/families. Provides ongoing education opportunities for caregivers. Senior GEMS dementia care program. Home Care Alliance Accredited.

SEWA Home Care-www.sewahomecare.com 978-677-7012-Westford agency. Owned by RN/BSN, who completes care plan for non-medical homecare. Sewa Home Care is a locally owned and operated agency backed by years of experience working with the elderly in the capacity of caregiver/home health aide and registered nurse. Our staff is an exceptional team of home care professionals who are backed by real world experience, education and skills. Insured and bonded.

Tandem Care Associates-info@tandemcareassociates.com (978-655-9800)-Privately owned agency based out of Acton. Caregivers are hired, employed, and trained. Specializing in habilitation for memory care needs. This company provides companions, light housekeeping, accompanies clients to MD appointments, personal care assistance, and geriatric care management services. An RN and MSW initially assess and oversee all care needs for seniors/families. Online monitoring of loved one's care.

Visiting Angels-www.visitingangels.com/acton (978-486-0972)-Franchise independently owned and operated out of Acton. Return calls within 15 minutes. Available 24/7, immediate assistance upon facility discharge. Complimentary, no obligation introductory home visit. Comprehensive background checks on caregivers. Home Care Alliance Accredited

Homecare Agencies Certified by Medicare that also offer Private Pay Care

These companies offer visiting nurse and rehab services that are covered by Medicare and commercial insurances for short-term skilled homecare. However, they also offer private pay services.

Caretenders-888-751-2273

Circle Home Health Care/Commonwealth Nursing Services- 978-459-9343

Emerson Homecare- 978-287-8300 for skilled care and Emerson at Home for private duty

Greater Medford VNA-781-396-2633

Hospice Programs

Hospice care refers to end of life care in which the goal is comfort, symptom management, and quality of life, as opposed to curative care. It is a coordinated approach provided by an interdisciplinary care team. Hospice care supports the family/caregivers as well as the patient to optimize quality of life in the last phases of the incurable disease. Hospice recognizes dying as a part of the normal process of living and focuses on maintaining the remaining quality of life. Hospice is covered by Medicare, Masshealth, and most HMO's.

Care Dimensions Hospice- 888-283-1722

Circle Home Hospice-978-458-3123

Merrimack Valley Hospice-800-933-5593

Nashoba Nursing Service and Hospice- 978-425-6675

Hospitals

Lowell General Hospital-295 Varnum Avenue, Lowell, MA 01854-2134- Main Number: 978-937-6000

Emerson Hospital- 133 Old Road Nine Acre Corner, Concord MA 01742-Main Number: 978-369-1400

Lahey Hospital and Medical Center- 41 Mall Road, Burlington, MA-Main Number: 781-744-5100

Nashoba Valley Medical Center, 200 Groton Rd, Ayer- Main Number: 978-784-9000

Housing

Westford has subsidized housing for seniors, persons with disabilities, and a small number of family housing units. There are also some private complexes with affordable units. Due to the small number of subsidized and affordable units available, there is usually a waiting list. If you need housing application assistance, call Alison Christopher, LICSW at 978-399-2325 or Westford Housing Authority at 978-692-6011. MCO Housing Services maintains a listing of Affordable rentals, lotteries for rental units, and ownership opportunities in Westford and the surrounding area. Please see their website listed below. Affordable units are available at Princeton, Hanover, Stonybrook, Avalon, and Abbot Mill. Call the complexes directly for income and asset criteria, rent amounts, and to get on waiting lists. Westford now offers WRAP-Westford Rental Assistance Program for 5 households each year. Call Westford Housing Authority for information and application.

Westford Housing Authority-978-692-6011, <http://westfordhousing.org/> (to apply for Church/Cross/65 Tadmuck/School Ln.)

Chelmsford Housing Authority-978-256-7425, <http://www.chelmsfordha.com/> (to apply to 67 Tadmuck Rd/Mystery Springs)

Housing Advocates-MA Office on Disability-800-322-2020

Community Teamwork-Housing/Homelessness Prevention Department- 978-654-5617

Universal Public Housing Application-for any state subsidized housing-including WHA subsidized housing
<https://publichousingapplication.ocd.state.ma.us/>

MCO Housing Services- <http://mcohousingervices.com/homes-for-sale.htm>

Massachusetts Rental Vouchers -The Massachusetts Rental Voucher Program (MRVP), formerly known as the Chapter 707 Program, provides a permanent improvement in the lives of low-income families and individuals by offering both tenant- and project-based rental subsidies. The tenant-based voucher, which is known as Mobile, is assigned to the Participant and is valid for any housing unit that meets the standards of the state sanitary code. Project Based vouchers are assigned to a specific housing unit or development. The owner rents these units to a program eligible tenant, and Project Based tenants who move forfeit the subsidy. In both cases, a regional non-profit housing agency or a local housing authority administers the program locally. There are currently 8 regional non-profit housing agencies and 112 local housing authorities that administer the MRVP throughout the Commonwealth to approximately 5,100 households under lease as of January, 2013 (2,100 Mobile, 3,000 Project Based). Through the assistance of this program, thousands of Massachusetts' families and individuals benefit from the long-term stabilization of their uncertain housing and financial situation.

DHCD's Division of Public Housing and Rental Assistance, which administers this program, has the responsibility for regulatory and administrative oversight of all state public housing programs which address the needs of low-income families, the elderly and persons with disabilities.

How it works: For the Mobile component (tenant-based program), the state subsidy or voucher value is a set amount. This amount is determined by several factors: the tenant's income, household size and geography. The participant pays the difference between the value of the voucher and what the landlord charges for rent. Much of the program's recent growth has been in vouchers targeted to homeless families in motels or shelters; however, when other existing voucher holders leave the program, their vouchers are offered to eligible applicants on local waiting lists which can be quite lengthy, or closed, due to the great demand.

For the Project Based component, a participant pays either 35% or 40% of their adjusted gross income, depending upon whether heat is included in the utilities. While waiting lists for the Project Based component are lengthy, some local housing agencies are still accepting applications. Stonybrook Housing accepts Project Based voucher applications.

Who is eligible? An applicant whose household income does not exceed 50% of Area Median Income. The local housing agency will also screen for CORI prior to admitting an applicant to the program.

Application process: While the waits may be lengthy, persons interested in applying for MRVP should contact the local housing agency in the area in which they wish to reside to check the status of the agency's waiting list, open or closed. Applications may be made where waiting lists are open. Not all agencies administer both the Mobile and Project Based programs.

For further information: Please contact the Bureau of Rental Assistance at (617) 573-1150.

The MassAccess Housing Registry- <http://www.massaccesshousingregistry.org/> helps people to find affordable rental and homeownership opportunities in Massachusetts. A key feature of the Registry is to highlight homes for people with disabilities who need accessible or barrier-free housing.

Supportive Housing Program-The Supportive Housing Initiative was developed by the Executive Office of Elder Affairs (Elder Affairs) and the Department of Housing and Community Development (DHCD) to create an "assisted living like" environment in state funded public elderly/disabled housing. This program was first implemented on a pilot basis in 1999 at three elder housing developments. It has since been expanded to 22 locations. By pooling resources that are currently being invested by an Aging Service Access Point (ASAP) and a housing authority in an existing development, frail, low-income elders have an opportunity to access a model of affordable supportive housing that promotes independence and aging in place.

Like traditional assisted living, services are offered on an as needed basis, 24 hours per day. Residents who do not qualify for state funded home care services based on their frailty level and income are able to privately purchase the entire package of supportive services or some of the services based upon their need. Residents who are home care eligible receive all or some of the services at no additional cost. The following are some of the services that are available to elders participating in this program: Service coordination, Case management, 24-hour personal care/on-site, on-call person, Homemaker services and laundry, Medication reminders, Social activities, at least one meal per day. The closest site to Westford is in Chelmsford.

<http://www.mass.gov/elders/docs/supportive-housing-program-sites.pdf>

Section 8 Centralized Waiting List- <http://www.section8listmass.org/> The Section 8 housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market.

The Massachusetts Section 8 Housing Choice Voucher Program Centralized Waiting List opened on January 6, 2003 in accordance with provisions contained in the United States Housing Act of 1937, as amended. Ninety-Eight (98) Massachusetts housing authorities utilize this one computerized list; all applicant information entered onto this list can be accessed and updated by any and all participating housing authorities. Waiting list information is secure and accessed only by authorized housing authority staff with special login codes. The closest housing authorities where you can submit applications are Acton and Chelmsford.

Call toll-free 1-877-868-0040 for the Centralized Waiting List information line.

Legal Services-Subsidized

Northeast Legal Aid-Since 1967, a small group of dedicated lawyers and paralegals have been coming together to deliver civil legal aid to the poor and elderly in Northeastern Massachusetts. The group formed two not-for-profits: Neighborhood Legal Services and Merrimack Valley Legal Services. Recently NLS and MVLS merged to form Northeast Legal Aid with full-service offices in Lynn, Lowell and Lawrence. NLA's legal services include everything from community legal education and counsel and advice, to full representation in complex litigation. NLA lawyers and paralegals handle a wide range of civil legal problems including: Housing evictions and foreclosures, Consumer Debt, Public Benefits, Veterans legal needs, Elders legal needs, Immigration matters, Community Development, Health law, and Domestic Violence. Most services are limited to those who meet certain financial eligibility requirements. Call 978-458-1465 TO REQUEST LEGAL SERVICES

Massachusetts Senior Legal Helpline-The Helpline is a project of the Volunteer Lawyers Project of Boston. They provide free legal information and referral to Massachusetts residents who are 60 years old or older. The helpline advocate will research your legal issue and provide information or referrals on most legal topics. They can also text, e-mail or mail links or written materials. The helpline is open Monday through Friday from 9AM-12PM. Call 800-342-5297

Elder Law Attorneys

NAELA Mass Chapter-National Association of Elder Law Attorneys (www.naela.org)

Mass Bar Association Lawyer Referral Service-866-627-7577

Edward Adamsky-Tyngsboro-978-649-6477

Nancy Catalini Chew-Harvard-978-772-2442

Eckel, Morgan & O'Connor-Acton-978-266-0101, Chelmsford-978-256-7740

Harkness Law-Westford-978-692-9170

Madge and Johnson-This office also provides pro-bono consultations for seniors at Cameron Senior Center-call 978-692-5523 to schedule an appointment.

Meals on Wheels

Call ESMV to register for home delivered meals for homebound clients. Meals can be catered to special diets and are delivered up to 5 days per week at client request. 800-892-0890

Medical Equipment

Cameron Senior Center- Loans of walkers, canes, commodes, shower chairs, tub benches -call 978-692-5523 to inquire about equipment availability.

REquipment (MRC/MassMATCH)-provides refurbished, gently used wheeled mobility, lifts, and other DME free to people of all ages. Delivery available in Greater Boston and Central MA.

www.dmerequipment.org, 508-713-9690

H.E.L.P.-Freemason's Hospital Equipment Loan Program-Durable medical equipment is available to borrow free of charge for home use. Pick up only. <https://smd-help.org/> 781-322-1052.

Lions Club Pepperell-call Penelope Bullis, 617-909-2565.

Mental Health

IN A MENTAL HEALTH EMERGENCY, ALWAYS CALL 911 OR GO TO YOUR NEAREST EMERGENCY ROOM FOR EVALUATION. In non-emergency situations, before calling for an appointment, check the back of your insurance card for the mental health toll free number. There you can find in-network providers that will be covered by your plan. You can also call Alison Christopher, LICSW 978-399-2325 for assistance with accessing mental health care. Westford residents may call William James Interface directly to complete an intake and the counselor will search for a therapist who is available and takes your insurance.

Massachusetts Department of Mental Health-800-221-0053, www.mass.gov/dmh

Most mental health needs are covered by Medicare, Masshealth, insurance on the health connector, and private insurance products. The Department of Mental Health (DMH) has a specialized role in the healthcare delivery system as DMH provides supplemental services for people with the most serious needs. DMH works with clients who are chronically/persistently dealing with mental health concerns.

You must apply for services and submit clinical documentation support the need for services.

Arbour Lowell-978-453-5736, 10 Bridge St., Lowell, MA

Limited MCR providers, provide medication and therapy with individuals, couples, families, groups, child/adolescent treatment, offer urgent appointments based on need

Beth Israel Lahey Behavioral Health-800-830-5177, 391 Varnum Ave, Lowell, MA

Mobile crisis team for clients with MCR, MCD, walk-in crisis evaluation (see below)

Will see clients regardless of insurance coverage, adults, teens, children with psychiatric emergency

Outpatient therapy and medication treatment in Lawrence-978-683-3128

Boundaries Therapy Center-978-263-4878, 518 Great Rd., Acton, MA

Take most insurance plans, adults, children, families, alcohol and chemical dependency treatment, medication, therapy, psychological testing.

Bridgewell- 978.459.0389, Lowell

Take MCR/MCD, may do limited home visits, medication management, therapy with focus on clients with psychiatric and developmental disabilities. Also offers Adult Day Treatment in Lowell for people experiencing more chronic or persistent mental health issues.

Family Associates of Merrimack Valley-978-256-1467, 201 Chelmsford St., Chelmsford, MA

Take MCR and wide range of insurance plans, individuals, couples, families, groups, medication, and therapy

Greater Lowell Psychiatric Associates-978-256-6579, appointments 978-291-8073, 73 Princeton St. #203, N.Chelmsford, MA

Take MCR, Provide medication, TMS, and therapy

Merrimack Valley Trauma Services-978-303-8433, 3 Littleton Rd. Suite 12, Westford, MA

Therapy office with focus on work with children and families with trauma history

New England Center for Healthy Minds-978-679-1200, 289 Great Rd. Suite G1, Acton, MA

Most insurances accepted, individual, couples, family, group, children, adolescents, adults, medication, therapy, TMS, Ketamine treatment, neuropsychological evaluations for children

Psychological Care Associates-781-646-0500x126, Chelmsford and Concord MA

Takes most insurances in Massachusetts except Masshealth, adults, children, groups, medication, therapy, and psychological testing

Stony Brook Counseling Center-978-275-9444, 2 Courthouse Ln. #3, Chelmsford, MA

Take MCR, Provide medication and therapy with individuals, couples, and families, psychological testing

South Bay Community Services-(508) 427-5362., 22 Old Canal Dr., Lowell, MA

Individuals, couples, families, psychological testing, forensic services, substance abuse, dual diagnosis, trauma therapy, crisis intervention. Accepts many insurance plans including MH and Medicare.

William James College INTERFACE Referral Service- <https://interface.williamjames.edu/> The service collects and categorizes a wide range of valuable resources related to mental health and wellness for the benefit of the general public — children, adults and families — as well as educators and mental health professionals.

In addition to the resources on their web site, the William James INTERFACE Referral Service maintains a mental health and wellness referral help line **Monday through Friday, 9 am-5 pm, at 888-244-6843** (toll free). This is a free, confidential referral service for individuals across the lifespan living in participating communities (Westford is a participating community). Callers are matched with licensed mental health providers from an extensive database. Each referral meets the location, insurance, and specialty needs of the caller.

Beth Israel Lahey Psychiatric Emergency Services- Provides behavioral health assessments, interventions and stabilization services for adults, teens and children who have a psychiatric emergency. Available 24 hours a day. 7 days a week. 365 days a year. They will see anyone in need within the greater Lowell area, regardless of insurance. Locations: mobile crisis team will see you or your loved one in your home, school, our office or other locations. Serves: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford. Walk-ins welcome at their office: **391 Varnum Avenue, Lowell, MA 01854**. To avoid a wait, please call first. **800.830.5177**

Money Management Programs

Elder Services of Merrimack Valley-The Money Management program at ESMV helps elders who have difficulty with simple financial tasks such as bill paying or budgeting. All services are free, confidential, and provided by trained and supervised volunteers. An independent review process ensures oversight and protection for the elder and volunteer. - See more at: <http://www.esmv.org/programs-services/financial-resource-program/> ESMV-800-892-0890

Community Teamwork, Inc.-Family Finance Solutions- the Family Finance Solutions (FFS) program offers a variety of financial education programs to help families achieve their financial goals through Workshops, One on One Financial Counseling, Asset Building, Financial Literacy Academy, and much more. All FFS programs are free, require registration, and are offered to the general public. - See more at: <http://www.commteam.org/how-we-help/finance-business/family-finance-solutions-ffs-financial-education-programs/>

Nursing Homes and Rehabilitation Centers

Westford House (978) 392-1144

Life Care of Nashoba Valley Littleton (978) 486-3512

Life Care of Acton (978) 263-9101

Palm Center Chelmsford (978) 256-3151

Sunny Acres Chelmsford (978) 256-0231

Apple Valley Nursing Home Ayer (978) 772-1704

Personal Emergency Response Services/Lifeline

Phillips Lifeline-855-655-4401x55101

New England Emergency Response Systems-800-888-0338

5 Star Urgent Response/Great Call-800-918-8543 (mobile responder)

ISAFE-877-253-7899 (mobile responder)

Real Estate Tax Relief

Westford Assessor's Office-(978) 692-5504-for CPA, Senior, Veteran, and Blind Exemptions. Seniors in need of yearly application assistance may call Annette Cerullo, LSW at 978-399-2326.

Alison Christopher, LICSW at Senior Center for information about T.R.E.A.D. and Senior Tax Work-Off Programs-978-399-2325.

T.R.E.A.D. (Tax Relief for the Elderly and Disabled) Program- is a voluntary donation funded program to assist in defraying the real estate taxes of elderly and disabled persons of low income. Applicants must own and occupy the property for which taxes are assessed, must be 65+ years old or have a state recognized disability, must complete an application disclosing exemptions and household income and expenses for all members age 18+, and must file an application at the Westford Council on Aging by August 1st each year. T.R.E.A.D. awards are decided by a Committee and vary from year to year depending on donations to the fund. Applications are available at the Council on Aging/Cameron Senior Center starting May 1 each year. Please call Alison at 978-399-2325 if you have questions or need application assistance.

Senior Work-Off Abatement-Participating senior real estate taxpayers may volunteer their services to the Town of Westford in exchange for up to \$1500.00 (minus required taxes and retirement deductions) reduction in their property tax bills. Earnings are determined annually for hours worked during the period of July 1st-June 30th. This earned reduction is treated as an abatement of property taxes. Applicants must be 60+ years old, committed to completing mandatory hours of volunteer service, have appropriate skills for the available positions as agreed upon by Department Heads, own and occupy the property for which Westford taxes are paid. Applications are available at the Council on Aging/Cameron Senior Center and must be submitted by May each year. During the Covid-19 pandemic, this program is on hold.

Relocation Services

www.nasmm.org

Shelters

<http://www.healthcarewithoutwalls.org/our-work/shelter-directory>

Department of Transitional Assistance for EA Family Shelters-Families may be eligible if they meet the following criteria:

- **Be a resident of Massachusetts**

- **Meet the gross income standards for Emergency Assistance**
- **Have needy children under the age of 21, or be pregnant**
and the reason for homelessness is one of the following:
- **No-fault fire, flood, natural disaster, condemnation, or foreclosure**
- **Fleeing domestic violence (current or within past 12 months)**
 - **No-fault eviction**
- **Child(ren) are exposed to a substantial health and safety risk**

To apply for shelter services, please call (866) 584-0653 and speak with a Homeless Coordinator.

There is no on-line application for emergency shelter. You must call the number above for assistance.

Social Security

www.ssa.gov

800-772-1213-Main number

Lowell office-877-746-9850

Substance Use Resources and Treatment-see Alcohol

Suicide Prevention

Samaritans, Inc-877-870-HOPE, www.samaritanshope.org

American Foundation for Suicide Prevention-800-273-TALK, www.afsp.org

Veterans Crisis Line-800-273-TALK

Call 911 or present for evaluation at the closest emergency room

Support Groups-see Caregiver and Cancer Sections

Transportation

Westford COA-Transportation for seniors 55+ and younger clients with disabilities (with paratransit approval through LRTA)-call Chuck Dutton at 978-692-5523. For younger non-disabled clients with financial hardship, call Alison Christopher at 978-399-2325.

Montachusett Regional Transit Authority(MART)-shuttle to Boston with pick up at Littleton Station, Emerson Hospital, call 800-922-5636 x3 for schedule.

CareRide-Elder Services funded UBER/Lyft service for clients 65+-Last resort option through ESMV case worker or by calling Senior center for referral.

Rides by Joanne-781- 608-9223 (private car service, Westford)

The Attentive Concierge-978-764-4320 (private car service, Westford)

Kidder Express-978-877-1624 (private car service, Ayer)

A1 Taxi Service-978-970-2909 (Chelmsford)

Nashoba Transport-978-448-2113 (medical transport to all kinds of appointments)

Palms Pride-781-373-3460 or 978-667-6203-(non-emergency wheelchair accessible minivan transport to medical and non-medical destinations)

Alter-Ride chair van-978-758-9490

Gentle Arms Daily Transportation- 978-244-0199 (wheelchair van)

American Cancer Society Road to Recovery-800-227-2345 (volunteer drivers to cancer treatment)

Community-Based Volunteer Drivers (these are Westford residents who have offered their services to seniors, but who are NOT senior center volunteers. All arrangements must be made directly with the driver):

Paul Royte-978-692-5152 (for senior medical appointments only)

Ray Mascola-978-764-1760 (requests 48-hour notice)

Veterans Services

Westford VSO-Ryan Cobligh-978-392-1170, www.westfordma.gov/veterans

Edith Nourse Rogers Memorial Veterans Hospital-Bedford-781-687-2000

Utility Discounts/Advocacy

If you need assistance, contact Alison Christopher or Annette Cerullo at the Senior Center.

Lifeline phone discounts-Safelink-800-723-3546, Assurance wireless-877-378-6102, TMobile-800-937-8997

Updated December 2020/ABC